UNITED STATES BANKRUPTCY COURT

Northern District of California

In re Trinidad Napa Atienza, George Dolor Atienza

Case No. 12-42366

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Ocwen Loan Servicing, LLC

Court claim no. (if known): 10

Last four digits of any number you use to identify the debtor's account: XXXXXX2759

Date of payment change:
Must be at least 21 days after date of this notice: 09/01/2013

New total payment:
Principal, interest, and escrow, if any: $1,758.10

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

[ ] No

[X] Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $340.29

New escrow payment: $326.06

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

[X] No

[ ] Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______ %

New interest rate: ______ %

Current principal and interest payment $ ______

New principal and interest payment $ ______

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

[X] No

[ ] Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement *(Court approval may be required before the payment change can take effect.)*

Reason for change: ______

Current mortgage payment $ ______

New mortgage payment $ ______

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/ Kiana Khajeh* Date 08/06/2013
Signature

Print: Kiana Khajeh Title Authorized Filing Agent for Filer
First Name Middle Name Last Name

Company Ocwen Loan Servicing, LLC

Address 3451 Hammond Avenue Suite 150
Number Street

Waterloo IA 50704
City State Zip

Contact phone Email

PROOF OF SERVICE

I hereby certify that on August 6, 2013, I have served a copy of the foregoing Notice and all attachments to the following by first class mail or electronically via the Court's ECF system:

DEBTOR(S)
Trinidad Napa Atienza
2721 O`Harte Road
San Pablo, CA 94806

George Dolor Atienza
2721 O`HARTE RD
SAN PABLO, CA 94806

DEBTOR'S ATTORNEY
Forte, Patrick L.
1 Kaiser Plaza #480
Oakland, CA 94612-3610

CHAPTER 13 TRUSTEE
Bronitsky, Martha G.
P.O. Box 9077
Pleasanton, CA 94566

Date: August 6, 2013

/s/ Benjamin Cardullo
Benjamin Cardullo, Assistant Paralegal
MALCOLM ♦ CISNEROS, A Law Corporation
2112 Business Center Drive, 2nd Floor
Irvine, CA 92612
(949) 252-9400
(949) 252-1032 (FAX)
bcardullo@mclaw.org

OCWEN

PO Box 780
3451 Hammond Ave.
Waterloo, IA 50704-0780
1-800-487-4916

Important Note In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT NUMBER: 2759

PROPERTY ADDRESS:
2721 OHARTE RD
SAN PABLO CA 94806

ANALYSIS DATE: JUNE 20, 2013

48962-0022475-009
TRINIDAD N ATIENZA
2721 OHARTE RD
SAN PABLO CA 94806-1429

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
COUNTY	DECEMBER 2013	1,384.88	0.00
COUNTY	APRIL 2014	1,384.88	0.00
FIRE	MAY 2014	605.00	0.00
	TOTAL ANNUAL DISBURSEMENTS:	3,374.76	0.00
	TOTAL ESCROW PAYMENT:	281.23	340.29

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of $538.04, your new total payment will automatically be adjusted to $1,713.27 effective with your SEPTEMBER 01, 2013 payment. If you do not pay the shortage, your total payment effective SEPTEMBER 01, 2013 will be $1,758.10.

Payment change:	New	Prior Analysis
Escrow	281.23	340.29
Surplus/Shortage	44.83	0.00
Escrow Shortage Spread 12 Months		
Total	326.06	340.29
Principal/Interest	1,432.04	1,432.04
Total Payment	1,758.10	1,772.33

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

680-0680-1200F

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.
To reach our tax department call: 1-877-261-5760.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

OCWEN

THIS IS NOT A CHECK

NOTE — you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
2759	538.04

Total Amount Enclosed $

TRINIDAD N ATIENZA

OCWEN LOAN SERVICING LLC
PO BOX 79162
PHOENIX AZ 85062-9162

If you pay the escrow shortage amount of $538.04, your new payment will be automatically adjusted to $1,713.27 effective with your SEPTEMBER 01, 2013 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

ANALYSIS TYPE: 1/6 AGGREGATE — ACCOUNT NUMBER: 2759
PROJECTED ESCROW BALANCE AS OF: AUGUST 31, 2013 — 1,203.60 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			868.11	1,406.15
POC SHTG	335.49		1,203.60	
09/01/13	281.23	.00	1,484.83	1,687.38
10/01/13	281.23	.00	1,766.06	1,968.61
11/01/13	281.23	.00	2,047.29	2,249.84
12/01/13	281.23	1,384.88-	943.64	1,146.19
01/01/14	281.23	.00	1,224.87	1,427.42
02/01/14	281.23	.00	1,506.10	1,708.65
03/01/14	281.23	.00	1,787.33	1,989.88
04/01/14	281.23	1,384.88-	683.68	886.23
05/01/14	281.23	605.00-	359.91	562.46 L
06/01/14	281.23	.00	641.14	843.69
07/01/14	281.23	.00	922.37	1,124.92
08/01/14	281.23	.00	1,203.60	1,406.15

Current Escrow Balance: 2,099.25-

Esc Rcpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
12/12	268.50		
01/13	268.50		
02/13	2,094.87 *		

*Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
359.91

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
562.46

Section 3: SHORTAGE 538.04

ESCROW ACCOUNT ACTIVITY (SEPTEMBER 01, 2012 - AUGUST 31, 2013)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
BEGINNING BALANCE			.00			2,367.75-
09/01/12		.00	.00		.00	2,367.75-
10/01/12		.00	.00		.00	2,367.75-
11/01/12		.00	.00		.00	2,367.75-
12/01/12		.00	.00		.00	2,367.75-
01/01/13		.00	.00		.00	2,367.75-
02/01/13		.00	.00		.00	2,367.75-
03/01/13		.00	.00		.00	2,367.75-
04/01/13		.00	.00		.00	2,367.75-
05/01/13		.00	.00		.00	2,367.75-
06/01/13		.00	.00	PAYMENT	268.50	2,099.25-
07/01/13		.00	.00		.00	2,099.25-
08/01/13		.00	.00		.00	2,099.25-